

**RUSSELL L. LOW, ESQ. RLL-4745
LOW & LOW, ESQS.
505 Main St., Suite 304
Hackensack, NJ 07601
201-343-4040 Phone
201-880-4010 Fax
Attorneys for Debtors**

**IN THE UNITED STATES BANKRUPTCY
COURT FOR THE DISTRICT OF NEW JERSEY**

IN RE: : CHAPTER 13

Alexander Peralta : CASE NO. 21-14061

: The Honorable John K. Sherwood

: Hearing: May 26, 2022 at 10:00 a.m.

**DEBTOR'S SUPPLEMENTAL CERTIFICATION IN SUPPORT OF MOTION TO
APPROVE PARTIAL CLAIM NOTE AND MORTGAGE**

I, the debtor, hereby certify the following:

1. The \$50,624.63 which I am borrowing under the terms of the Promissory Note will be paid to the Secretary of Housing and Urban Development (HUD) Office of Housing FHA-Comptroller, Director of Mortgage Insurance Accounting and Servicing, 451 Seventh Street, SW, Washington, DC 20410.
2. The \$50,624.63 will cure my mortgage arrears through December 31, 2021.
3. I understand that HUD will have a subordinate mortgage on my property for that amount of \$50,624.63 and that lump sum amount will be due on July 1, 2043.

4. I understand that as per M&T Bank, the current unpaid principal balance is \$227,232.75 and the unpaid principal balance will change once the partial claim is completed; the exact figure cannot be determined until the funds are received from HUD.

I hereby certify that all the statements above are true and correct to the best of my knowledge.

05/25/2022

Date: _____



Alexander Peralta
Debtor